



THE HARTFORD
BUSINESS SERVICE CENTER
3600 WISEMAN BLVD
SAN ANTONIO TX 78251

July 8, 2025

Western Reserve Junior service
83 S STATE ST
PAINESVILLE OH 44077-3405

Account Information:

Policy Holder Details :	Western Reserve Junior service
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Contact Us

Need Help?

Chat online or call us at
(866) 467-8730.

We're here Monday - Friday.

Enclosed please find a Summary Of Insurance for the above referenced Policyholder. Please contact us if you have any questions or concerns.

Sincerely,

Your Hartford Service Team



July 8, 2025

Account Policy Information:

Agency Name	POLLUTRO ROSSLEY INSURANCE AGENCY
Agency Code	45452544

Recipient Information

Western Reserve Junior service
83 S STATE ST
PAINESVILLE OH 44077-3405

SUMMARY OF INSURANCE

Account Policy Recap	Policy Number	Policy Term	Premium
Next Gen Spectrum Hartford Underwriters Insurance Company	45 SBA BE1TTY	04/06/2025 to 04/06/2026	\$670

Sum of Insurance

Summary of Insurance (Continued)

Next Gen Spectrum Summary of Insurance
with
Hartford Underwriters Insurance Company
A member company of The Hartford
04/06/2025 - 04/06/2026

PREMIUM SUMMARY

COVERAGE	PRICE
Business Owner's Policy	\$575
Data Breach	\$95
Employment Practices Liability Insurance	Included

LOCATION(S)

LOCATION	DESCRIPTION	TYPE AND AREA	VALUATION <small>How we calculate the value of your property</small>
LOC 1; BLDG 1	83 S STATE ST, PAINESVILLE, OH 44077-3405	Frame, 1000	Business Personal Property: Replacement Cost

POLICY SUMMARY

PROPERTY LIMITS

Deductible: \$1,000	Windstorm or Hail Percentage Deductible	Building	Business Personal Property (BPP)
LOC 1; BLDG 1	NA	N/A	\$5,500

BUSINESS LIABILITY (Also known as General Liability)

EACH OCCURRENCE LIMIT	\$1,000,000
GENERAL AGGREGATE LIMIT	\$2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE	\$2,000,000

DATA BREACH – DEFENSE AND LIABILITY

DATA BREACH – RESPONSE EXPENSES LIMIT	\$25,000
DATA BREACH – DEFENSE AND LIABILITY LIMIT	\$50,000
RETROACTIVE DATE	04/06/2024

Sum of Insurance

Summary of Insurance (Continued)

EMPLOYMENT PRACTICES LIABILITY INSURANCE

EACH CLAIM LIMIT	\$25,000
AGGREGATE LIMIT	\$25,000
RETROACTIVE DATE	04/06/2024

Sum of Insurance

Summary of Insurance (Continued)

CUSTOMIZED COVERAGES FOR YOUR BUSINESS

<u>BUSINESS LIABILITY COVERAGE ADDED</u>	
COVERAGE	LIMIT
Blanket Additional Insured by Contract	Included ¹
Hired Auto and Non-Owned Auto	Included ¹

<u>PROPERTY COVERAGES ADDED</u>	
COVERAGE	LIMIT
Cyber Virus and Malware Coverage	
Business Income & Extra Expense Waiting Period	12 hours
Business Income Period of Restoration	12 months
Digital Ransom and Extortion Threats - Sublimit	\$10,000
Policy Year Limit	\$25,000

¹ Included in Business Liability Limit(s)

PROPERTY COVERAGES DETAIL

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Accounts Receivable	Included in ® Blanket Limit
Arson and Theft Reward	\$10,000
Back-up of Sewers and Drains Coverage	Included ²
Brands and Labels	Included ²
Building Property of Others	\$10,000
Business Income and Extra Expense	
Extended Business Income	60 days
Limit Type	Actual Loss Sustained
Period of Restoration	12 months
Waiting Period	None
Business Income for Off-Premises Utility Services	
Limit	\$25,000
Waiting Period	12 hours
Business Income from Civil Authority Actions	
Duration of Coverage	30 days
Waiting Period	None
Business Income from Dependent Properties	
Limit	\$25,000
Period of Restoration	12 months
Waiting Period	None
Business Income from Off-Premises Operations	
Extended Business Income	60 days
Limit	\$25,000
Waiting Period	None
Business Income from Websites	

Sum of Insurance

Summary of Insurance (Continued)

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Limit	\$10,000
Max Period of Restoration	7 days
Waiting Period	12 hours
Claim Expense	\$10,000
Collapse	Included ²
Computers Worldwide	Included in [®] Blanket Limit
Contract Penalties	\$1,000
Debris Removal	Included in [®] Blanket Limit
Limit	25% of amount paid for covered loss
Electronic Data	
Policy Year Limit	\$50,000
Employee Dishonesty Coverage - Excludes ERISA Compliance	
Include Property Managers	No
Limit	\$10,000
Equipment Breakdown	Included ²
Deductible	Property Deductible
Defense	Included
Expediting Expenses	\$50,000
Hazardous Substances	\$50,000
Supplementary Payments	Included
Expediting Expenses	\$10,000
Fine Arts Coverage	\$10,000
Fire Department Service Charge	Included in [®] Blanket Limit
Fire Extinguisher Recharge	Included ²
Forgery Coverage (Including Credit Cards, Currency and Money Orders)	\$25,000
Fraudulent Transfer Coverage	\$10,000
Fungi, Wet Rot or Dry Rot - Limited Coverage	
Limit	\$50,000
Period of Restoration	30 days
Garages, Storage Buildings, and Other Appurtenant Structures	\$50,000
Glass Expense	Included ²
Identity Recovery Coverage for Businessowners and Employees	
Deductible	\$250
Limit	\$15,000
Lost Wages and Child and Elder Care Expense	\$250 per day, \$5,000 per policy year
Mental Health Sublimit	\$1,500
Interruption of Computer Operations	
Period of Restoration	12 months
Policy Year Limit	\$25,000
Waiting Period	12 hours
Lease Assessment	\$2,500

Sum of Insurance

Summary of Insurance (Continued)

PROPERTY COVERAGES	TOTAL LIMIT OF INSURANCE
Leasehold Improvements	\$25,000
Lock and Key Replacement	\$1,000
Lost Keys	\$1,000
Money and Securities Coverage	
Inside the Premises Limit	\$10,000
Outside the Premises Limit	\$5,000
Newly Acquired or Constructed Property	
Newly Acquired or Constructed BI/EE Limit	\$250,000
Newly Acquired or Constructed BPP Limit	\$500,000
Non-Owned Detached Trailers	Included in ® Blanket Limit
Off-Premises Utility Services - Direct Damage	\$10,000
Ordinance or Law Coverage	
Increased Cost of Construction & Demolition Costs Limit	\$25,000
Undamaged Part Limit	\$25,000
Outdoor Property	\$25,000
Outdoor Signs on Premises	\$10,000
Pairs or Sets	Included ²
Paved Surfaces	\$15,000
Personal Effects	Included in ® Blanket Limit
Pollutants and Contaminants Clean up and Removal	\$15,000
Preservation of Property	45 days
Property Off-Premises	\$25,000
Salespersons Samples	\$1,000
Spoilage	Included in ® Blanket Limit
Business Income Limit	\$10,000
Waiting Period	12 hours
Sump Overflow or Sump Pump Failure	\$15,000
Theft Damage to Building	Included ²
Transit Business Income	
Limit	\$10,000
Period of Restoration	12 months
Waiting Period	None
Transit Coverage	\$10,000
Unauthorized Business Card Use	\$2,500
Valuable Papers and Records	Included in ® Blanket Limit
Valuation Changes: Commodity, Finished and Mercantile Stock	Included within Covered Property Limit (Building and/or BPP)
Water Damage, Other Liquid, Powder or Molten Material Damage	Included ²

² Included in Covered Property Limit(s) (Building and/or Business Personal Property)

BUSINESS LIABILITY COVERAGES DETAIL

BUSINESS LIABILITY COVERAGES	TOTAL LIMIT OF INSURANCE
Business Liability	

Sum of Insurance

Summary of Insurance (Continued)

BUSINESS LIABILITY COVERAGES	TOTAL LIMIT OF INSURANCE
Damage To Premises Rented To You Limit	\$1,000,000
General Aggregate Limit	\$2,000,000
Liability and Medical Expenses Limit	\$1,000,000
Medical Expenses Limit	\$10,000
Personal and Advertising Injury Limit	\$1,000,000
Products-Completed Operations Aggregate Limit	\$2,000,000
Property Damage Liability Deductible	No Deductible

This Summary and its attachments provides a high level overview of policy coverages and does not include all conditions, limitations or exclusions. Please refer to the actual policy forms for detailed coverages, limits and deductibles.